

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
EL PASO DIVISION**

<b>IN RE: Linda Araceli Zavala</b>	<b>§</b>	<b>CASE NO. 11-31766</b>
	<b>§</b>	
<b>Debtor</b>	<b>§</b>	<b>CHAPTER 13</b>

**AMENDED SCHEDULES AND STATEMENTS FOR  
CONVERSION TO CHAPTER 7**

The above named debtor hereby files amended Schedules and Statements for conversion to a Chapter 7 Case and declares under penalty of perjury that the foregoing amendments are true and correct to the best of his/her knowledge, information and belief.

Dated this the 26th day of June, 2012.

Respectfully submitted,  
**WATSON & MAYNEZ, P.C.**  
1123 E. Rio Grande  
El Paso, Texas 79902  
TEL: (915) 562-4357  
FAX: (866) 201-0967

/s/Omar Maynez  
Omar Maynez  
SBN: 24028878  
watsonandmaynez@gmail.com  
Attorney for Debtor

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that I delivered a true and correct copy of the foregoing amended Schedules and Statements for conversion to a Chapter 7 Case to the parties listed below, via the method shown, and on the date indicated:

Via electronic service to the following registered ECF users on June 26, 2012,

Stuart C. Cox  
1760 N. Lee Trevino Dr.  
El Paso, TX 79936

United States Trustee - EP12  
USTPRegion07.SN.ECF@usdoj.gov

And via first class mail to the creditors listed in the attached matrix on June 26, 2012

**CREDITOR MATRIX**

American Express Centurion  
Bank  
c/o Becket and Lee LLP  
POB 3001  
Malvern PA 19355-0701

Asset Acceptance Llc  
Attn: Bankruptcy  
PO Box 2036  
Warren, MI 48090

Aureliano Flores  
5318 Greyson  
Garland, TX 75043

Bank of America, N.A  
c/o Codilis & Stawiariski PC  
ATTN: Bankruptcy Dept  
650 N. Sam Houston Pkwy East  
450  
Houston, TX 77060

Caldwell & Dimmit

9398 Viscount Ste 1-A  
El Paso, TX 79925  
Chase Mtg  
10790 Rancho Bernardo Rd  
San Diego, CA 92127

El Paso Tax Assessor-Collector  
2 Civic Center Plaza, RM 123A  
El Paso, Texas 79901

Equable Ascent Financial, LLC  
c/o Recovry Mngmt Sys Corp  
25 SE 2nd Ave Ste 1120  
Miami, FL 33131-1605

Gvt Emp Cu  
Po Box 20998  
El Paso, TX 79998

Internal Revenue Service  
Centralized Insolvency  
Operations  
PO Box 21126

Philadelphia, PA 19114

Linebarger Goggan Blair &  
Sampson, LLP  
711 Navarro, Suite 300  
San Antonio, TX 78205

Portfolio Rc  
Attn: Bankruptcy  
PO Box 41067  
Norfolk, VA 23541

Rene De La Fuente, Jr. DDS  
1512 N. Zaragoza, Suite C-1  
El paso, TX 79938

Stevenson Casey  
1100 Chase Tower  
201 E. Main, 11th Floor  
El Paso, TX 79901

/s/Omar Maynez  
Omar Maynez

In re Linda Araceli Zavala

Case No. 11-31766  
(if known)

**AMENDED 6/26/2012**  
**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Homestead 3008 Lake Champlain St	Mortgage	-	\$130,216.00	\$33,698.49
Rental 1332 Cora Bell PL El Paso, TX TO BE SURRENDERED	Mortgage	-	\$219,895.00	\$225,533.32
1081 Loma Verde Dr. El Paso, TX Bare Legal Title Bought Brother under Debtor's name in 2001. Homestead for Mother and Brother. Brother Pays Debtor claims no interest in this property CAD Value: \$187,894.00 Lien: \$163,479.00	Mortgage	-	\$0.00	\$0.00
Total:			\$350,111.00	
(Report also on Summary of Schedules)				

In re Linda Aracoli Zavala

Case No. 11-31766  
(if known)

**AMENDED 6/26/2012**  
**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$20.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Compass Bank Checking	-	\$700.00
		First Convenience Bank Checking	-	\$200.00
		Business Checking Account	-	\$300.00
		First Convenience Checking	-	\$4,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Furnishings, Electronics, and Appliances	-	\$5,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Personal Clothing	-	\$900.00
7. Furs and jewelry.		Rings, Necklaces, Earrings, Bracelets	-	\$3,200.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

In re Linda Araceli Zavala

Case No. 11-31766  
(if known)

**AMENDED 6/26/2012**  
**SCHEDULE B - PERSONAL PROPERTY**  
Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		JP Morgan Chase Stock Options Can be purchased no sooner than 2025 Receiving dividends of approx. \$145.00 per year	-	\$1.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Unpaid Child Support	-	\$1,100.00
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

In re Linda Araceli Zavala

Case No. 11-31766  
(if known)

**AMENDED 6/26/2012**  
**SCHEDULE B - PERSONAL PROPERTY**  
Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Chevy Cobalt	-	\$4,000.00
26. Boats, motors, and accessories.	X			

In re Linda Aracoli Zavala

Case No. 11-31766  
(if known)

**AMENDED 6/26/2012**  
**SCHEDULE B - PERSONAL PROPERTY**  
Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<div> <div>3 continuation sheets attached</div> <div>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)</div> </div> <div>Total &gt;</div>				\$19,921.00

In re Linda Araceli Zavala

Case No. 11-31766  
(If known)

**AMENDED 6/26/2012**  
**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under Chapter 11 of the Bankruptcy Code. Debtor claims a homestead exemption of \$146,450.\*  
(Check one box)

- ☐ 11 U.S.C. § 522(b)(2)  
☒ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Homestead 3008 Lake Champlain St	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002	\$96,517.51	\$130,216.00
Furnishings, Electronics, and Appliances	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002	\$5,500.00	\$5,500.00
Personal Clothing	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$900.00	\$900.00
Rings, Necklaces, Earrings, Bracelets	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$3,200.00	\$3,200.00
Unpaid Child Support	Tex. Prop. Code § 42.001(b)(3)	\$1,100.00	\$1,100.00
2006 Chevy Cobalt	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$4,000.00	\$4,000.00
* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cash on hand and nonexempt assets as of the date of adjustment.		<b>\$111,217.51</b>	<b>\$144,916.00</b>



**AMENDED 6/26/2012**  
**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above)	DEBTOR'S NAME HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxx7473  Bank of America, N.A c/o Codilis & Stawarski PC ATTN: Bankruptcy Dept 650 N. Sam Houston Pkwy East 450 Houston, TX 77060	-	DATE INCURRED 09/2005 NATURE OF LIEN <b>Conventional Real Estate Mortgage</b> COLLATERAL: <b>Rental 1332 Cora Bell PL El Paso</b> REMARKS: COLLATERAL TO BE SURRENDERED  VALUE \$219,895.00		\$220,294.00	\$399.00
ACCT #: xxxxxxxx1736  Chase Mtg 10790 Rancho Bernardo Rd San Diego, CA 92127	-	DATE INCURRED 12/2002 NATURE OF LIEN <b>Conventional Real Estate Mortgage</b> COLLATERAL: <b>1081 Loma Verde Dr. El Paso</b> REMARKS: Paid Direct by Mother and Brother  VALUE \$0.00		\$153,000.00	\$153,000.00
ACCT #: xxxxxxxxx2986  Chase Mtg 10790 Rancho Bernardo Rd San Diego, CA 92127	-	DATE INCURRED 09/2002 NATURE OF LIEN <b>Conventional Real Estate Mortgage</b> COLLATERAL: <b>Homestead 3008 Lake Champlain</b> REMARKS:  VALUE \$130,216.00		\$30,461.00	
ACCT #:  El Paso Tax Assessor-Collector 2 Civic Center Plaza, RM 123A El Paso, Texas 79901	-	DATE INCURRED NATURE OF LIEN <b>Taxes</b> COLLATERAL: <b>Homestead 3008 Lake Champlain</b> REMARKS: Escrowed through 2011  VALUE \$130,216.00		\$3,237.49	
Subtotal (Total of this Page) >				\$406,992.49	\$153,399.00
Total (Use only on last page) >					

1 continuation sheets attached

(Report also on Summary of Schedule  
 (If applicable, report also on

Case No. 11-31766  
 (if known)

**AMENDED 6/26/2012**  
**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
<b>Representing: El Paso Tax Assessor-Collector</b>		Linebarger Goggan Blair & Sampson, LLP 711 Navarro, Suite 300 San Antonio, TX 78205		<b>Notice Only</b>	<b>Notice Only</b>
ACCT #:		DATE INCURRED: NATURE OF LIEN: <b>Taxes</b> COLLATERAL: <b>Rental 1332 Cora Bell PL El P</b> REMARKS: TO SURRENDER COLLATERAL		<b>\$5,239.32</b>	<b>\$5,239.32</b>
El Paso Tax Assessor-Collector 2 Civic Center Plaza, RM 123A El Paso, Texas 79901		VALUE: <b>\$219,895.00</b>			
ACCT #:		DATE INCURRED: NATURE OF LIEN: <b>Taxes</b> COLLATERAL: <b>1081 Loma Verde Dr. El Paso</b> REMARKS:		<b>\$4,671.50</b>	<b>\$4,671.50</b>
El Paso Tax Assessor-Collector 2 Civic Center Plaza, RM 123A El Paso, Texas 79901		VALUE: <b>\$0.00</b>			

Sheet no 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims  
 Subtotal (Total of this Page) **\$9,910.82**  
 Total (Use only on last page) > **\$416,903.31**  
 (Report also on Summary of Schedule  
 (If applicable, report also on

In re Linda Araceli Zavala

Case No. 11-31766  
(If Known)

**AMENDED 6/26/2012**  
**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §

☐ **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use.

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of

B6E (Official Form 6E) (04/10) - Cont.

In re Linda Araceli Zavala

Case No. 11-31766

(If Known)

AMENDED 6/26/2012

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO	AMOUNT NOT ENTITLED TO PRIORITY, IF
ACCT #: Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114		DATE INCURRED CONSIDERATION <b>Taxes</b> REMARKS		\$20,482.64	\$20,482.64	\$0.00
Subtotal (Total of this page)				\$20,482.64	\$20,482.64	\$0.00
Totals >				\$20,482.64		
Totals >					\$20,482.64	\$0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Priority Claims

(Use only on last page of the completed Schedule E.

(Use only on last page of the completed Schedule E.

If applicable, report also on the Statistical

Case No. 11-31766  
 (if known)

AMENDED 6/26/2012

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above )	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx6733 American Express Centurion Bank c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	-	DATE INCURRED: 01/2007 CONSIDERATION: Credit Card REMARKS:		\$2,892.31
ACCT #: xxxxxxxx7524 Asset Acceptance Llc Attn: Bankruptcy PO Box 2036 Warren, MI 48090	-	DATE INCURRED: 08/2010 CONSIDERATION: Factoring Company Account REMARKS:		\$1,942.77
ACCT #: xxxxx8522 Asset Acceptance Llc Attn: Bankruptcy PO Box 2036 Warren, MI 48090	-	DATE INCURRED: 06/2010 CONSIDERATION: Collecting for Beneficial REMARKS:		\$12,206.27
ACCT #: Aureliano Flores 5318 Greyson Garland, TX 75043	-	DATE INCURRED: CONSIDERATION: Former joint owner of real estate REMARKS:		Notice Only
ACCT #: xx0064 Caldwell & Dimmit 9398 Viscount Ste 1-A El Paso, TX 79925	-	DATE INCURRED: CONSIDERATION: Dental REMARKS:		\$0.00
ACCT #: xxxx xxxxxx xxx7695 Equable Ascent Financial, LLC c/o Recovry Mngmt Sys Corp 25 SE 2nd Ave Ste 1120 Miami, FL 33131-1605	-	DATE INCURRED: CONSIDERATION: Collecting for GEMB REMARKS:		\$1,018.48
Subtotal >				\$18,059.83
Total >				

1 continuation sheets attached

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
 Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Linda Araceli Zavala

Case No. 11-31766

(if known)

AMENDED 6/26/2012

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CREDITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx8940 Gvt Emp Cu Po Box 20998 El Paso, TX 79998	-	DATE INCURRED: 06/2006 CONSIDERATION: Deficiency Judgment REMARKS		\$24,837.85
Representing: Gvt Emp Cu		Stevenson Casey 1100 Chase Tower 201 E. Main, 11th Floor El Paso, TX 79901		Notice Only
ACCT #: xxxxxxxxxxxxxx0001 Portfolio Rc Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541	-	DATE INCURRED: 02/2011 CONSIDERATION: Factoring Company Account REMARKS		\$4,770.67
ACCT #: xxxxxxxxxxxxxx3175 Portfolio Rc Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541	-	DATE INCURRED: 01/2010 CONSIDERATION: Factoring Company Account REMARKS	X	\$2,350.50
ACCT #: xxxxxxxxxxxxxx1398 Portfolio Rc Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541	-	DATE INCURRED: 07/2009 CONSIDERATION: Factoring Company Account REMARKS	X	\$533.07
ACCT #: 9581 Rene De La Fuente, Jr. DDS 1512 N. Zaragoza, Suite C-1 El paso, TX 79938	-	DATE INCURRED: CONSIDERATION: Dental REMARKS		\$103.40
Sheet no 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				Subtotal > \$32,595.49 Total > \$50,655.32

Case No. 11-31766  
(if known)

**AMENDED 6/26/2012**  
**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.  
State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.  
Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A B, a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Ana Rodriguez 1332 Cora Bell El Paso, TX 79936	Lease with Option to Purchase. Tenant has right to complete purchase under USC Sec 365(i) Contract to be ASSUMED

**B6H (Official Form 6H) (12/07)**In re Linda Araceli ZavalaCase No. 11-31766

(if known)

**AMENDED 6/26/2012**  
**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR



Case No. 11-31766  
 (if known)

**AMENDED 6/26/2012**  
**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly

<b>Debtor's Marital Status:</b>	<b>Dependents of Debtor and Spouse</b>	
<b>Single</b>	Relationship(s): Daughter      Age(s): 28	Relationship(s):      Age(s):
<b>Employment:</b>		
<b>Debtor</b>	<b>Spouse</b>	
Occupation	Home Mortgage Consultant	
Name of Employer	Wells Fargo Home Mortgage	
How Long Employed	5 Months	
Address of Employer	1400 N. Zaragoza Ste C El Paso, TX 79936	

INCOME: (Estimate of average or projected monthly income at time case filed)	<u>DEBTOR</u>	<u>SPOUSE</u>
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$2,000.00	
2. Estimate monthly overtime	\$0.00	
3. SUBTOTAL	<b>\$2,000.00</b>	
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$206.00	
b. Social Security Tax	\$30.00	
c. Medicare	\$123.00	
d. Insurance	\$120.00	
e. Union dues	\$0.00	
f. Retirement	\$0.00	
g. Other (Specify) _____	\$0.00	
h. Other (Specify) _____	\$0.00	
i. Other (Specify) _____	\$0.00	
j. Other (Specify) _____	\$0.00	
k. Other (Specify) _____	\$0.00	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$479.00</b>	
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$1,521.00</b>	
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	
8. Income from real property	\$0.00	
9. Interest and dividends	\$0.00	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	
11. Social security or government assistance (Specify): _____	\$0.00	
12. Pension or retirement income	\$0.00	
13. Other monthly income (Specify):		
a. Daughters Contribution	\$392.00	
b. _____	\$0.00	
c. _____	\$0.00	
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$392.00</b>	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$1,913.00</b>	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<b>\$1,913.00</b>	

(Report also on Summary of Schedules and, if applicable,  
 on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
 Daughter and son in law live with Debtor and pay water, gas, electric, and food.

B6J (Official Form 6J) (12/07)

IN RE: Linda Araceli Zavala

Case No. 11-31766  
(if known)

**AMENDED 6/26/2012**

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$794.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable/Internet	\$120.00 \$80.00 \$80.00 \$59.00
3. Home maintenance (repairs and upkeep)	\$40.00
4. Food	\$300.00
5. Clothing	\$34.00
6. Laundry and dry cleaning	
7. Medical and dental expenses	\$30.00
8. Transportation (not including car payments)	\$180.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$40.00
10. Charitable contributions	\$0.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$59.00 \$97.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$1,913.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$1,913.00 \$1,913.00 \$0.00

Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
EL PASO DIVISION**

In re Linda Araceli Zavala

Case No. 11-31766

Chapter 7

**AMENDED 6/26/2012  
SUMMARY OF SCHEDULES**

State as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under Chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
1 - Real Property	Yes	1	\$350,111.00		
2 - Personal Property	Yes	4	\$19,921.00		
3 - Property Claimed as Exempt	Yes	1			
4 - Creditors Holding Secured Claims	Yes	2			\$416,903.31
5 - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$20,482.64
6 - Creditors Holding Unsecured Nonpriority Claims	Yes	2			\$50,655.32
7 - Executory Contracts and Unexpired Leases	Yes	1			
8 - Codebtors	Yes	1			
9 - Current Income of Individual Debtor(s)	Yes	1			\$1,913.00
10 - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,913.00
<b>TOTAL</b>		<b>16</b>	<b>\$370,032.00</b>	<b>\$488,041.27</b>	

Form 6 - Statistical Summary (12/07)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
EL PASO DIVISION**

In re Linda Araceli Zavala

Case No. 11-31766

Chapter 7

**AMENDED 6/26/2012**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$20,482.64
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
<b>TOTAL</b>	<b>\$20,482.64</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$1,913.00
Average Expenses (from Schedule J, Line 18)	\$1,913.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11 OR, Form 22C Line 20)	\$2,538.39

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$163,309.82
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$20,482.64	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$50,655.32
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$213,965.14

B6 Declaration (Official Form 6 - Declaration) (12/07)

21

In re Linda Araceli Zavala

Case No. 11-31766

(if known)

AMENDED 6/26/2012

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

18

Date 6/26/2012

Signature /s/ Linda Araceli Zavala  
Linda Araceli Zavala

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]